



**This is only a summary.** If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at [www.myuhc.com](http://www.myuhc.com) or by calling 1-888-332--8885.

Important Questions	Answers	Why This Matters:
<b>What is the overall deductible?</b>	Network: <b>\$300</b> Individual / <b>\$600</b> Family Non-Network: <b>\$300</b> Individual / <b>\$600</b> Family Does not apply to copays, prescription drugs, and services listed below as "No Charge". Per calendar year.	You must pay all the costs up to the deductible amount before this plan begins to pay for covered services you use. Check your policy or plan document to see when the deductible starts over (usually, but not always, January 1st). See the chart starting on page 2 for how much you pay for covered services after you meet the deductible.
<b>Are there other deductibles for specific services?</b>	No. There are no other deductibles.	You don't have to meet deductibles for specific services, but see the Common Medical Events chart for other costs for services this plan covers.
<b>Is there an out-of-pocket limit on my expenses?</b>	Network: <b>\$1,300</b> Individual / <b>\$2,600</b> Family Non-Network: <b>\$1,300</b> Individual / <b>\$2,600</b> Family	The out-of-pocket limit is the most you could pay during a coverage period (usually one year) for your share of the cost of covered services. This limit helps you plan for health care expenses.
<b>What is not included in the out-of-pocket limit?</b>	Premium, balance-billed charges, health care this plan doesn't cover, and penalties for failure to obtain pre-notification for services.	Even though you pay these expenses, they don't count toward the out-of-pocket limit.
<b>Is there an overall annual limit on what the plan pays?</b>	No.	The Common Medical Events chart describes any limits on what the plan will pay for specific covered services, such as office visits.
<b>Does this plan use a network of providers?</b>	Yes, this plan uses network providers. If you use a non-network provider your cost may be more. For a list of network providers, see <a href="http://www.myuhc.com">www.myuhc.com</a> or call 1-888-332--8885 for a list of network providers.	If you use a network doctor or other health care provider, this plan will pay some or all of the costs of covered services. Be aware, your network doctor or hospital may use a non-network provider for some services. Plans use the term network, preferred, or participating for providers in their network. See the chart starting on page 2 for how this plan pays different kinds of providers.
<b>Do I need a referral to see a specialist?</b>	No. You don't need a referral to see a specialist.	You can see the specialist you choose without permission from this plan.
<b>Are there services this plan doesn't cover?</b>	Yes.	Some of the services this plan doesn't cover are listed under Services Your Plan Does NOT Cover. See your policy or plan document for additional information about excluded services.



- Co-payments (copays) are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- Co-insurance (co-ins) is *your* share of the costs of a covered service, calculated as a percent of the allowed amount for the service. For example, if the

plan's allowed amount for an overnight hospital stay is \$1,000, your co-insurance payment of 20% would be \$200. This may change if you haven't met your deductible.

- The amount the plan pays for covered services is based on the allowed amount. If a non-network provider charges more than the allowed amount, you may have to pay the difference. For example, if a non-network hospital charges \$1,500 for an overnight stay and the allowed amount is \$1,000, you may have to pay the \$500 difference. (This is called balance billing.)
- This plan may encourage you to use network providers by charging you lower deductibles, co-payments and co-insurance amounts.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
<b>If you visit a health care provider's office or clinic</b>	Primary care visit to treat an injury or illness	\$20 copay per visit	30% co-ins	If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply.
	Specialist visit	\$20 copay per visit	30% co-ins	If you receive services in addition to office visit, additional copays, deductibles, or co-ins may apply.
	Other practitioner office visit	20% co-ins per visit of Manipulative (Chiropractic) services	30% co-ins per visit of Manipulative (Chiropractic) services	Limited to 30 visits of Manipulative (Chiropractic) services per calendar year.
	Preventive care / screening / immunization	\$20 copay per visit – see limitations	30% co-ins	Well Child Exam and Immunizations (under age 6): \$20 copay per visit. No calendar year maximum. Well Child (over age 6), Well Woman and Well Man Exam and Immunizations: \$20 copayment per visit for the first \$500. After \$500,ded/co-ins applies. Mammography: No copay, ded. waived. Calendar year maximum does not apply.
<b>If you have a test</b>	Diagnostic test (x-ray, blood work)	20% co-ins	30% co-ins	None
	Imaging (CT / PET scans, MRIs)	20% co-ins	30% co-ins	None

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
<b>If you need drugs to treat your illness or condition</b>  More information about prescription drug coverage is available at <a href="http://www.myuhc.com">www.myuhc.com</a>	Tier 1 – Your Lowest-Cost Option	Retail: \$10 copay Mail-Order: \$20 copay	Retail: 50% co-ins Mail-Order: Not Covered	Provider means pharmacy for purposes of this section. Retail: Up to a 31 day supply Mail-Order: Up to a 90 day supply You may need to obtain certain drugs, including certain specialty drugs, from a pharmacy designated by us Certain drugs may have a pre-notification requirement or may result in a higher cost. If you use a non-network Pharmacy, you are responsible for any amount over the allowed amount. You may be required to use a lower-cost drug(s) prior to benefits under your policy being available for certain prescribed drugs. See the website listed for information on drugs covered by your plan. Not all drugs are covered.
	Tier 2 – Your Midrange-Cost Option	Retail: \$25 copay Mail-Order: \$50 copay	Retail: 50% co-ins Mail-Order: Not Covered	
	Tier 3 – Your Highest-Cost Option	Retail: \$40 copay Mail-Order: \$80 copay	Retail: 50% co-ins Mail-Order: Not Covered	
	Tier 4 – Additional High-Cost Option	Not Applicable	Not Applicable	
<b>If you have outpatient surgery</b>	Facility fee (e.g., ambulatory surgery center)	20% co-ins	30% co-ins	None
	Physician / surgeon fees	20% co-ins	30% co-ins	None
<b>If you need immediate medical attention</b>	Emergency room services	\$100 copay per visit	\$100 copay per visit	Notification is required if results in an Inpatient Stay for Non-Network.
	Emergency medical transportation	20% co-ins	20% co-ins (same as Network)	None
	Urgent care	\$50 copay per visit	30% co-ins	If you receive services in addition to urgent care, additional copays, deductibles, or co-ins may apply.
<b>If you have a hospital stay</b>	Facility fee (e.g., hospital room)	20% co-ins	30% co-ins	Pre-Notification required non-network.
	Physician / surgeon fees	20% co-ins	30% co-ins	None

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
<b>If you have mental health, behavioral health, or substance abuse needs</b>	Mental / Behavioral health outpatient services	\$20 copay per visit	30% co-insurance	None
	Mental / Behavioral health inpatient services	20% co-ins	30% co-ins	Pre-Notification required non-network.
	Substance use disorder outpatient services	\$20 copay per visit	30% co-ins	None
	Substance use disorder inpatient services	20% co-ins	30% co-ins	Pre-Notification required non-network.
<b>If you become pregnant</b>	Prenatal and postnatal care	\$20 Global Maternity copay	30% co-ins	Additional copays, deductibles, or co-ins may apply.
	Delivery and all inpatient services	20% co-ins	30% co-ins	Additional copays, deductibles, co-ins and inpatient Notification may apply.
<b>If you have a recovery or other special health needs</b>	Home health care	20% co-ins	30% co-ins	Limited to 100 days per calendar year. Pre-Notification required non-network. Up to max allowable amount of \$55 per visit for non-network.
	Rehabilitation services	20% co-ins	30% co-ins	Depending on the type of therapy, there is a limit of 20-60 visits per calendar year.
	Habilitation services	20% co-ins	30% co-ins	Limits are combined with Rehabilitation Services limits listed above.
	Skilled nursing care	20% co-ins	30% co-ins	Limited to 100 days per calendar year, (limit is combined with IP Rehabilitation Services). Pre-Notification required non-network. Up to a max allowable amount of \$200 per day for non-network.
	Durable medical equipment	20% co-ins	30% co-ins	Pre-Notification is required for DME over \$1,000. Pre-Notification is required non-network.
	Hospice service	20% co-ins	30% co-ins	Inpatient Pre-Notification is required non-network. Limited to 360 days per lifetime. Up to max allowable amount of \$55 per visit for non-network.

Common Medical Event	Services You May Need	Your cost if you use a		Limitations & Exceptions
		Network Provider	Non-Network Provider	
<b>If your child needs dental or eye care</b>	Eye exam – medically diagnosed	\$20 copay	30% co-ins	No coverage for Routine Eye Exam.
	Glasses	Not Covered	Not Covered	No coverage for Glasses.
	Dental check-up	Not Covered	Not Covered	No coverage for Dental check-up.

**Excluded Services & Other Covered Services**

<b>Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)</b>		
<ul style="list-style-type: none"> <li>• Cosmetic Surgery</li> <li>• Dental Care (Adult/Child)</li> <li>• Routine eye care (Adult/Child)</li> </ul>	<ul style="list-style-type: none"> <li>• Glasses</li> <li>• Infertility Treatment</li> <li>• Long-term care</li> </ul>	<ul style="list-style-type: none"> <li>• Non-emergency care when traveling outside the U.S.</li> <li>• Private-duty nursing</li> <li>• Routine foot care</li> <li>• Weight Loss Programs</li> </ul>
<b>Other Covered Services (This isn't a complete list. Check your policy or plan document for other covered services and your costs for these services.)</b>		
<ul style="list-style-type: none"> <li>• Hearing aids - may be covered with limitations</li> </ul>	<ul style="list-style-type: none"> <li>• Bariatric Surgery</li> </ul>	<ul style="list-style-type: none"> <li>• Acupuncture</li> </ul>

## Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a **premium**, which may be significantly higher than the **premium** you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at 1-866-747-1019. You may also contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or [www.dol.gov/ebsa](http://www.dol.gov/ebsa), or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or [www.cciio.cms.gov](http://www.cciio.cms.gov).

## Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to **appeal** or file a **grievance**. For questions about your rights, this notice, or assistance, you can contact the Member Service number listed on the back of your ID card or visit [www.myuhc.com](http://www.myuhc.com) or the Employee Benefits Security Administration at 1-866-444-3272 or visit [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform).

Additionally, a consumer assistance program may help you file your appeal. A list of states with Consumer Assistance Programs is available at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) and <http://cciio.cms.gov/programs/consumer/capgrants/index.html>.

## Does this Coverage Provide Minimum Essential Coverage?

The Affordable Care Act requires most people to have health care coverage that qualifies as “minimum essential coverage.” **This plan or policy does provide minimum essential coverage.**

## Does this Coverage Meet the Minimum Value Standard?

The Affordable Care Act establishes a minimum value standard of benefits of a health plan. The minimum value standard is 60% (actuarial value). **This health coverage does meet the minimum value standard for the benefits it provides.**

## Language Access Services:

Spanish (Español): Para obtener asistencia en Español, llame al 1-866-633-2446.

Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-866-633-2446.

Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijigo holne' 1-866-633-2446.

Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-866-633-2446.

-----To see examples of how this plan might cover costs for a sample medical situation, see the next page.-----

### About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



**This is not a cost estimator.**

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

#### Having a baby (normal delivery)

- ☐ Amount owed to providers: \$7,540
- ☐ Plan Pays \$6,045
- ☐ Patient Pays \$ 1,500

#### Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40

**Total \$7,540**

#### Patient pays:

Deductibles	\$300
Co-pays	\$0
Co-insurance	\$1,000
Limits or exclusions	\$200

**Total \$1,500**

#### Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- ☐ Amount owed to providers: \$5,400
- ☐ Plan Pays \$ 4,120
- ☐ Patient Pays \$ 1,280

#### Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100

**Total \$5,400**

#### Patient pays:

Deductibles	\$300
Co-pays	\$900
Co-insurance	\$0
Limits or exclusions	\$80

**Total \$1,280**

## Questions and answers about Coverage Examples:

<b>What are some of the assumptions behind the Coverage Examples?</b> <ul style="list-style-type: none"> <li>Costs don't include <b>premiums</b>.</li> <li>Sample care costs are based on national averages supplied to the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.</li> <li>The patient's condition was not an excluded or preexisting condition.</li> <li>All services and treatments started and ended in the same coverage period.</li> <li>There are no other medical expenses for any member covered under this plan.</li> <li>Out-of-pocket expenses are based only on treating the condition in the example.</li> <li>The patient received all care from in-network <b>providers</b>. If the patient had received care from out-of-network <b>providers</b>, costs would have been higher.</li> <li>If other than individual coverage, the Patient Pays amount may be more.</li> </ul>	<b>What does a Coverage Example show?</b> <p>For each treatment situation, the Coverage Example helps you see how deductibles, co-payments, and co-insurance can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.</p>	<b>Can I use Coverage Examples to compare plans?</b> <p>✓ <b>Yes</b>. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides</p>
	<b>Does the Coverage Example predict my own care needs?</b> <p>✗ <b>No</b>. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.</p>	<b>Are there other costs I should consider when comparing plans?</b> <p>✓ <b>Yes</b>. An important cost is the <b>premium</b> you pay. Generally, the lower your <b>premium</b>, the more you'll pay in out-of-pocket costs, such as <b>co-payments</b>, <b>deductibles</b>, and <b>co-insurance</b>. You should also consider contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay out-of-pocket expenses.</p>
	<b>Does the Coverage Example predict my future expenses?</b> <p>✗ <b>No</b>. Coverage Examples are <b>not</b> cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your providers charge, and the reimbursement your health plan allows.</p>	

**Questions:** Call 1-888-332-8885 or visit us at [www.myuhc.com](http://www.myuhc.com). If you aren't clear about any of the terms used in this form, see the Glossary.

You can view the Glossary at [www.dol.gov/ebsa/healthreform](http://www.dol.gov/ebsa/healthreform) or call the phone number above to request a copy. **This is only a summary.**

It in no way modifies your benefits as described in your plan documents. Please refer to your plan documents provided by your employer for complete terms of this plan.